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ARE YOU READY?

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**An activity-planning
workbook for people
who are about to retire**



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Acknowledgements

We would like to thank the author, J. Stuart Sweet, as well as all other colleagues who contributed their comments and advice.

This workbook supplements Life Planning For Retirement. It can be used either in conjunction with that publication or independently.

About this workbook

People getting ready to retire usually talk about two topics — money and what they are going to do. We have avoided starting from the financial side of retirement planning because it tends to restrict thinking about what is possible. Financial limitations in retirement are real enough but they only serve as boundaries within which imagination and innovation create new opportunities. We believe resourcefulness is just as important as resources.

Let's move on, then, to activity-planning, or how to get the most out of your retirement living. Why, you might ask, should I plan?

The rationale

Are you ready? Retirement is a time of changes and challenges. It brings an end to the routine that has shaped so much of your time, and an opportunity to find a new pattern for your life. Let's look at some ways that planning can help you get the most out of this opportunity.

When you retire, you will have more time on your hands than you've had since you were a child. Ample time, abundant time can be a blessing if you have something to do that satisfies you. But empty time, meaningless time is no blessing. Time is a serious matter. Planning can help.

Are you one of those fortunate people who derives great personal satisfaction from your work? You will need things to do in retirement that provide the same kinds of satisfaction you get from working. Was your job a burden, a bore? Retirement can mean the freedom to seek new involvements that will give you the satisfaction you want. Planning can help.

And finally, maybe for the first time in your life, it's really up to you. When you were young, your parents structured your life for you. At school, the responsibility fell to your teachers. All during the working years, your supervisor or board of directors set goals for you and helped define your achievements. Now the ball is in your court. Choosing goals that will bring you personal satisfaction and devising strategies to achieve them is what planning is all about. Don't you think it's worth a try?

Planning a new life-style

It helps to approach activity-planning in a positive, collected frame of mind. May we suggest a method that might help you achieve this kind of relaxation?

Sit comfortably. Try to leave your worries and concerns outside of this room. Give yourself time to become still. Let yourself be aware of the gentle rise and fall of breathing. Follow this subtle movement until you feel quiet and peaceful. Now you are ready to begin.

Identifying satisfactions. Planning is irrelevant unless it helps you achieve a satisfying life-style. Developing plans for activities that merely keep you busy would defeat the purpose of this workbook. So let's start by identifying your present satisfactions.

Here is a list of some of the important satisfactions people get from different aspects of their lives. Giving yourself plenty of time, read down this list. Our list is meant to stimulate your thinking. It certainly doesn't exhaust the possibilities.

Which items on the list seem especially relevant to you? Check them if you wish. What satisfactions, important in *your* life, are missing from our list? Please write these missing personal satisfactions in the spaces provided.

Satisfaction checklist

- | | |
|---|---|
| <input type="checkbox"/> sharing common interests | <input type="checkbox"/> having authority |
| <input type="checkbox"/> feeling protected | <input type="checkbox"/> being involved in sports |
| <input type="checkbox"/> protecting | <input type="checkbox"/> having insights |
| <input type="checkbox"/> giving affection | <input type="checkbox"/> being independent |
| <input type="checkbox"/> receiving affection | <input type="checkbox"/> maintaining physical fitness |
| <input type="checkbox"/> feeling productive | <input type="checkbox"/> a feeling of mastery |
| <input type="checkbox"/> being entertained | <input type="checkbox"/> being respected |
| <input type="checkbox"/> entertaining | <input type="checkbox"/> playing |
| <input type="checkbox"/> creating | <input type="checkbox"/> social stimulation |
| <input type="checkbox"/> feeling useful | <input type="checkbox"/> appreciating nature |
| <input type="checkbox"/> relaxing | <input type="checkbox"/> feeling important |
| <input type="checkbox"/> working with my hands | <input type="checkbox"/> feeling humble |
| <input type="checkbox"/> having an influence | <input type="checkbox"/> having sense of purpose |
| <input type="checkbox"/> feeling secure | <input type="checkbox"/> acting spontaneously |
| <input type="checkbox"/> having increased awareness | <input type="checkbox"/> expressing myself |
| <input type="checkbox"/> having an income | <input type="checkbox"/> helping others |
| <input type="checkbox"/> making new friends | <input type="checkbox"/> learning |
| <input type="checkbox"/> having an adventure | <input type="checkbox"/> contemplating |
| <input type="checkbox"/> feeling wanted | <input type="checkbox"/> respecting myself |
| <input type="checkbox"/> paying my way | <input type="checkbox"/> cloud watching |
| <input type="checkbox"/> mental stimulation | <input type="checkbox"/> feeling at peace |
| <input type="checkbox"/> feeling life is meaningful | |

This image shows a single sheet of cream-colored paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.[illegible]

Sometimes it is difficult to generate a list of personal satisfactions if you are unfamiliar with this kind of approach. If you find yourself in this spot, don't fret. Give it some time. For the next few days, make a habit of noticing what is satisfying to you in your daily life. Then come back and try the list again.

If you feel you have identified the satisfactions that are important to you, we can continue our assessment. In the next four sections we will take a look at a) leisure and recreation, b) family and friends, c) your work situation, and d) what you always wanted to do but didn't. We look at the kinds of satisfactions you are getting from some of your present involvements. Please don't feel obligated to finish this planning process in one sitting. It works better if you take it a bit at a time.



Leisure and recreation

The sample chart that follows indicates a good way to list all the activities you presently pursue in your time off. Please make your list as inclusive as possible. Include your recreational activities, physical activity involvements and hobbies. Include your volunteer activities, educational pursuits, community involvements — anything you have chosen to do outside of your work situation:

Activities I enjoy		
1. Fund-raising. 2. Porch sitting. 3. Lawn bowling.		

Consider the items you have listed. What kinds of satisfaction do you get from each? The middle column can be used to indicate what you may like about each activity you have listed in the left column:

Activities I enjoy	Satisfaction I get	
1. Fund-raising.	Sense of purpose. Feeling involved. Self-respect.	
2. Porch sitting.	Contemplating. Feeling at ease.	
3. Lawn bowling.	Friendships. Getting outside. Meeting new people. Some exercise.	

Giving yourself plenty of time, think of other activities you could undertake after you retire that might give you the same good feelings that you get from your present leisure and recreational involvements. If the activities you have listed don't seem to suggest others, consider the kinds of satisfaction you have listed. Can you think of possible retirement activities that might provide you with the same kinds of satisfaction?

Various agencies in your community can provide useful information. Contact your municipal recreation department, library, community college, local school board, "Y", community information centre, volunteer bureau, church or synagogue. If you are still having difficulty thinking of possibilities, prime your pump by discussing the matter with your spouse, family, or friends.

After you have generated some possible retirement activities, your right column might appear similar to that shown below. Be as specific as possible when you fill out your own list.

Activities I enjoy	Satisfaction I get	Possible new activities
1. Fund-raising.	Sense of purpose. Feel involved. Self respect.	Work with united community fund as fund-raiser.
2. Porch sitting.	Contemplating. Feeling at ease.	Join T.M. group. Sit in the park on nice days.
3. Lawn bowling.	Friendships. Getting outside. Meeting new people. Some exercise.	Join curling club at recreation centre this winter.

Now fill out your own personal chart:

*All possible new retirement activities listed by you throughout this workbook will be identified by an asterisk for easy referral when you reach the Readiness Check.

Please use our list of satisfactions to suggest additional possibilities for new activities you might like to undertake. Would you enjoy skating at the municipal rink during the nice days of winter, when it's not too cold? Discussion with your spouse, family, or friends may produce other possibilities.

Use the space provided below to list these additional leisure and recreational possibilities, being as specific as possible:

Satisfactions (from checklist)	Possible new activities*

Family and friends

Retirement can mean more time to spend with family and friends. If you are married, you probably will be with your spouse for more of each day. Because each of you will be unsure in this new circumstance, it will be necessary to find new ways of helping and being with each other.

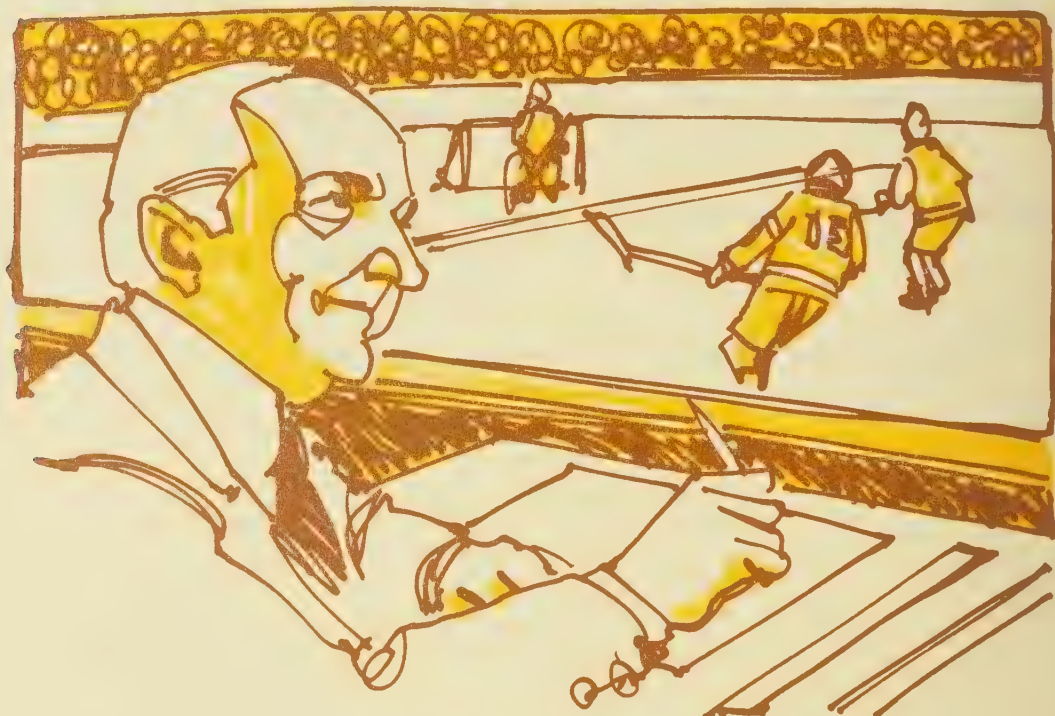
A growing number of older adults live alone, or have no close family. This booklet can't give you any magic formula that will provide the human contact and social exchange each person needs. However, the real possibilities for satisfying these needs are in identifying the kinds of contacts that are important to you, and in using your resources to develop these and other similar relationships.

The left column of the following chart shows how you might list the really enjoyable activities you share with your spouse, family or friends. *If you have already listed some of these activities in the previous section, please omit them here.* The middle column shows how you might identify the different kinds of satisfactions you get from each of these activities. The right column shows how you might indicate other activities you could share with your spouse, family or friends that would bring you the same kinds of satisfaction. Please be specific when you fill out your own personal chart.

Please re-read our satisfaction checklist. Are there any items on it that suggest additional activities you might like to share with your spouse, family or friends? If you have difficulty generating possibilities, ask your spouse, family, or friends what other activities they would enjoy sharing.

As specifically as possible, list the additional activities you think of in the space provided below.

How are you feeling? Need a good stretch? Take it easy! There are no prizes for speed! When you start again, take a few minutes to repeat the relaxation exercise described at the beginning of Planning a new life-style.



On the job

Using our satisfaction checklist to stimulate your thinking, consider all the aspects of your job that you really like. What do you do during your working day that gives you a good feeling? Don't limit your thinking to your on-the-job duties, such as organizing information, or assembling components. Consider all the other opportunities that come as a result of working, e.g. travel, pleasant chit-chat around the water cooler, a chance to show off new clothes to friends. When you have identified those aspects of your work situation that you would like to retain, list them as specifically as possible in the manner shown in the left column of the chart on the next page.

Consider each of the items you list. What kinds of satisfaction does that particular aspect of your job give you? The middle column of the chart indicates what you might like about each aspect listed in the left column.

Can you think of possible retirement activities that might provide you with the same kinds of satisfaction? Once again, discussion with family or friends may be helpful. A list of the possible retirement activities you generate might resemble the right column of our chart. Please be as specific as possible when compiling your own list.

Now fill out your own personal chart:

Job activities I enjoy	Satisfaction from this	Possible new activities*

The sky's the limit!

In the space provided on the next page, list all of the things you have always wanted to do but haven't done. Don't be too practical; really let go! Have you ever yearned to ride a motorcycle? Does our list of satisfactions suggest any aspects of your life that you have been neglecting?

Have you been providing yourself breathing space to mull over what matters to *you*? Have you been holding back and limiting your living to conform to the expectations of others? Maybe you would like to open a bicycle repair shop, learn how to meditate, learn to bake very fancy french pastry, or run for council in your municipality.

Take this opportunity to note both old and new dreams. Maybe you have always wanted to sail, but felt it was too expensive. With the ample time retirement brings, you can lurk about a local yacht club, and try to wangle an invitation to crew on someone's boat.

You may not get a chance to do all the things you list here, but identifying them will help you seize any opportunity that might arise. And you may find that you are willing to take risks in your retirement that would have caused you to pale while you were tied to a job. So list the possibilities that occur to you in the chart that follows. Be as specific as possible.

I've always wanted to try:

*

This completes the assessment phase of your planning. We suggest taking a break before you start the next section. When you are ready to begin again, take another few minutes to use the relaxation technique we described at the beginning of Planning a new life-style.



Are you ready?

Your “possible retirement activities” were marked in the preceding sections by an asterisk. Take a quick look over those columns only. Could you begin any of these activities tomorrow? To check your readiness, ask yourself these questions:

- How much will it cost? _____
- What do I need to get started? _____
- Will I need a book or a teacher? _____
- Are there many opportunities to do it? _____
- Can I do it alone? _____
- Do I need others? _____

Let these questions suggest others that you need to ask to assess your readiness, and write them below:

The answers to all these questions will make it easier for you to complete the readiness check which follows.

Readiness check

In the chart that follows, list each of your retirement possibilities under the appropriate headline, according to your assessment of your readiness to begin.

Ready right now	Need to prepare

The grand design

Some of the activities you listed in the Readiness Chart may already be part of your life. No further planning is necessary, unless you wish to extend your involvement.

For the new activities that came out of this process, use the Strategy Chart that follows to help you get going. Select several activities from the Ready-right-now list that seem particularly interesting to you. Select an additional two or three possibilities from the Need-to-prepare list in the same way. Enter these selected activities in the spaces provided in the next section.

Don't feel obligated to stay within the format we have laid out. Add additional information, notes to yourself, questions you have — anything that you feel will be useful in getting started.

We have provided a place on the strategy chart for you to evaluate your progress at the end of three months — or whenever you feel evaluation is appropriate.

A sample format is included once again to illustrate our intention.

Strategy chart

Sample format

Activity	Steps to take	How to proceed
Join "Y" fitness class	<ul style="list-style-type: none">• get details of time, place, cost• schedule my time to make attending possible	<ul style="list-style-type: none">• call the "Y" for details• check my schedule for free noon times or evenings — re-arrange if necessary
PUT UP LARGE STOCK OF JELLIES WITH HONEY, BRANDIED PEACHES, AND PICKLED VEGETABLES TO SELL	<ul style="list-style-type: none">• PRICE INGREDIENTS• PRICE ON INDUSTRIAL SIZE COOKER• LOCATE AND PRICE WIRE-LOCK JARS THAT LOOK GOOD ENOUGH TO KEEP AFTER YOU'VE EMPTIED THEM• LIST HEALTH FOOD STORES AND GOURMET SHOPS THAT MIGHT BUY• FIND OUT ABOUT GETTING A BOOTH AT THE NEIGHBORHOOD FAIR AT THE SCHOOL	<ul style="list-style-type: none">• ESTIMATE QUANTITY AND COST PER UNIT OF FRUIT, HONEY ETC. AND JAR AT FARMERS MARKET• CALL UP WHOLESALE AND RESTAURANT-SUPPLY HOUSES• SEE CHARLIE ADAMS ABOUT THE BOOTH• CLEAN OUT BACK STORAGE ROOM• GET NAMES OF DISTRIBUTORS OF SPECIALTY ITEMS FROM PHONE BOOK; ASK THE PROPRIETORS OF THE GOURMET SHOPS.

To be completed
after 3 months.
Fill in the date here:

Who can help?	Target dates	How did I do?
<ul style="list-style-type: none"> ask my husband if he'd like to join too 	<ul style="list-style-type: none"> call tomorrow schedule to start at beginning of the month 	<ul style="list-style-type: none"> attended class regularly for last two months. Feel great!
<p>-ASK EVA TO DESIGN SOME NICE LABELS FOR THE JARS</p> <p>-SEE IF FREDDY WILL HELP PICK UP SUPPHES AND MAKE DELIVERIES IN RETURN FOR SOME OF THE GOODIES</p>	<p>-CLEAR OUT STORAGE SPACE THIS WEEKEND</p> <p>-CALL RESTAURANT SUPPLY HOUSES AND WHOLESALERS TOMORROW</p> <p>-GO TO FARMER'S MARKET ON SATURDAY, SEE IF ANY ONE WILL GIVE ME DEALS FOR LARGE AMOUNTS.</p> <p>-DO A TRIAL RUN ON THE WEEKEND AFTER NEXT TO HELP ESTIMATE COSTS; CHECK OUT SALEABILITY</p> <p>-TALK TO EVA OVER LUNCH TUESDAY</p> <p>-FREDDY?</p>	<p>-MADE 10 DOZ. JELLY AND 10 DOZ. PEACHES GOOD PROFIT!</p> <p>-FOUND IT DIFFICULT TO MARKET PICKLED VEGETABLES.</p> <p>-BUSINESS IS GOOD DURING THE PRE-CHRISTMAS SEASON. WILL IT STAY GOOD?</p> <p>-HOW CAN I TAKE ADVANTAGE OF THE TOURIST TRADE THIS SUMMER?</p>

Strategy chart

Activity	Steps to take	How to proceed

To be completed
after 3 months.
Fill in the date here:

Who can help?

Target dates

How did I do?

Getting going

If you have completed the charts thoughtfully, you have now planned for your retirement life-style. Will you follow through? Share your plans with family and friends. Encouragement and help can come from unexpected places.

Planning is an on-going process. Circumstances change, but the need for planning continues.

If you decide to end your involvement in one of your planned activities, the Readiness Chart provides a good source of additional possibilities. As you experience living in retirement, your whole orientation may change. You may feel the need to go through the entire process again from the start.

We hope this workbook will be a help to you in getting the most out of retirement, and hope you will take full advantage of the opportunities retirement provides.





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